



SO ORDERED,

*Jason D. Woodard*  
Judge Jason D. Woodard  
United States Bankruptcy Judge

**The Order of the Court is set forth below. The case docket reflects the date entered.**

IN THE UNITED STATES BANKRUPTCY COURT FOR THE  
NORTHERN DISTRICT OF MISSISSIPPI

IN RE: HARRY LEE RICHARDSON, III  
and CATHITA RICHARDSON

DEBTOR  
CASE NO. 17-13662-JDW  
CHAPTER 13  
CREDITOR

FIDELITY BANK

**ORDER GRANTING ADEQUATE PROTECTION AND OTHER RELIEF**

**THIS DAY** this case came on for consideration of a motion for adequate protection payments (Dkt. #17) to be made to Fidelity Bank (Creditor) on its secured claim covering a 2013 Kia Optima EX vehicle bearing VIN 5XXGN4A74DG104627, and it appears that interested parties have resolved this matter and consented to the entry of this order granting adequate protection as set forth herein.

**IT IS, THEREFORE, ORDERED** that:

1. (non-910-day motor vehicle) Creditor is entitled to adequate protection payments of one and a half percent (1½%) per month of the proposed Plan value of \$8,865.00 for said property, for a monthly payment of \$132.97, which is to be applied to the principal balance.

2. Debtor(s) shall pay the full plan payment to the trustee commencing not later than thirty (30) days after the order for relief as provided by 11 U. S. C. § 1326(a)(1), including a trustee administrative fee as established by the United States Attorney General pursuant to 28 U.S.C. § 586(e)(1)(B).

3. Upon the filing of a proof of claim by said creditor, the Chapter 13 Trustee shall monthly disburse such adequate protection payments or such lease payments to Creditor beginning not later than ninety (90) days from the date of the order for relief and continuing until the Chapter 13 Plan is confirmed.

**##END OF ORDER##**

**AGREED:**

/s/ Olivia Spencer  
Olivia Spencer, Attorney for Creditor  
King & Spencer, PLLC  
Post Office Box 123  
Jackson, Ms 39205  
(601) 948-1547 / MB #104439 / spencer@kingandspencer.net

/s/ Robert H. Lomenick, Jr.  
Robert H. Lomenick, Jr., Attorney for Debtor  
P.O. Box 417  
Holly Springs, MS 38635  
662-252-3224 / MB # 104186 / rlomenick@gmail.com

/s/ Melanie T. Vardaman  
Locke D. Barkley, Trustee